



Civilian Intelligence Personnel Office

Committed * Professionalism * Responsive

Benefits Guide For New Hire and Transfer Employees

December 2008

Benefits for New/Newly Eligible Federal Employees

As a new/newly eligible Federal employee, you may be able to enroll in health insurance, dental insurance, vision insurance, flexible spending accounts, life insurance, and/or apply for long term care insurance. There are also other benefit and entitlements that you are eligible for. Here's some basic information about each program. You can find more comprehensive information at the Civilian Benefits Information Center (CBIC) website www.civilianbenefits.hroc.navy.mil or by calling the Benefits Line at 1-888-320-2917. You may also visit the Office of Personnel Management's website at www.opm.gov.

Program	Program Description
Federal Employee's Health Benefits (FEHB) Program www.opm.gov/insure/health	FEHB provides comprehensive health insurance. You can choose from fee-for-service plans, health maintenance organizations, consumer-driven plans and high deductible health plans. Premiums for your enrollment are shared by you and the Federal government.
Federal Employee's Health Benefit (FEHB) Premium Conversion (PC) www.opm.gov/insure/health/pretaxfehb/index.asp	Premium Conversion (PC) is a "pre-tax" arrangement under which your health insurance premium is non-taxable. This means that you save on Federal income tax and FICA taxes (Social Security and Medicare taxes). In most cases, you'll also save on state and local income tax. You are automatically enrolled in PC and will not need to complete a form to be enrolled. If you choose, you can waive PC at the time of first enrollment or during an open season.
Federal Employees Dental and Vision Insurance Program (FEDVIP) www.opm.gov/insure/DentalVision	FEDVIP provides supplemental dental insurance and vision insurance. You can choose from seven dental plans and three vision plans. FEDVIP features nationwide, regional, and international plans. You pay the entire premium.
Federal Flexible Spending Account Program (known as FSAFEDS) www.fsafeds.com	FSAFEDS allows you to set aside money from your paycheck, before taxes are deducted. If you incur eligible health care and/or child care/elder care expenses, you can receive reimbursement from your pre-tax money. Enrolling in FSAFEDS will lower the amount of income tax you pay because the amount you allot to your FSAFEDS account(s) is not taxed. You can end up saving anywhere from 20% to 40% on eligible products and services.

Federal Employees' Group Life Insurance Program (FEGLI) www.opm.gov/insure/life	<p>FEGLI provides group term life insurance. If you are in a FEGLI-eligible position, you are automatically covered under Basic life insurance, unless you choose to waive that coverage. Premiums for Basic insurance are shared by you and the government. You can also elect Optional insurance for you, and/or your eligible family members. You pay the entire premium for optional coverage.</p>
Federal Long Term Care Insurance Program (FLTCIP) www.ltcfeds.com	<p>FLTCIP offers insurance that helps cover the costs of certain long term care services. Long term care is the assistance you receive to perform activities of daily living or supervision you receive because of a severe cognitive impairment. Your premium is based on your age on the date you apply as well as the benefit options you select. The FLTCIP is medically underwritten. Certain medical conditions, or combinations of conditions, will prevent you from qualifying for coverage.</p>
Federal Employees Retirement System (FERS) www.opm.gov/retire/html/library/fers.asp	<p>FERS became effective January 1, 1987. Almost all new employees hired after December 31, 1983 are automatically covered by FERS. Certain other Federal employees not covered by FERS have the option to transfer into the plan. FERS is a three-tiered retirement plan consisting of the Basic Benefit Plan (annuity), Social Security Benefits and Thrift Savings Plan.</p> <p>There are Age and Service requirements under FERS for voluntary, disability and survivor benefits.</p> <p>FERS retirement deductions = 0.8% each pay period</p>
Civil Service Retirement System/Offset Retirement System (CSRS/CSRS Offset) www.opm.gov/retire/html/library/csrs.asp	<p>CSRS covers employees hired before December 31, 1983. CSRS consist of a Basic Benefit Plan (annuity) and Thrift Savings Plan (optional).</p> <p>CSRS Offset employees are employees who had a break-in-service that exceeded one year and ended after 1983; and the employee had 5 years of creditable civilian service as of January 1, 1987.</p> <p>There are Age and Service requirements under both CSRS & CSRS Offset for retirement and survivor benefits</p> <p>CSRS retirement deductions = 7% each pay period CSRS Offset retirement deductions = 0.8% each pay period</p>
Social Security	<p>Social Security provides benefit payments to workers and their dependents who qualify for</p>

<p>www.ssa.gov</p>	<p>Old- Age, Survivor, and Disability Insurance (OASDI), usually at age 62.</p> <p>OASDI = 6.2% each pay period for FERS & CSRS Offset employees Medicare taxes = 1.45% (Medicare coverage at age 65)</p>
<p>Thrift Savings Plan (TSP)</p> <p>www.tsp.gov</p>	<p>TSP is a voluntary retirement savings and investment plan for FERS CSRS/CSRS Offset employees. The purpose of TSP is to provide retirement income. A major advantage of TSP is that you pay no taxes on contributions or earnings until you withdraw your account.</p> <p>There is no maximum biweekly contribution limit; however contributions cannot exceed the annual Internal Revenue Service (IRS) Limit, which is \$16,500 for 2009.</p> <p>If you are covered by FERS, you can contribute your own money as soon as you are hired. You can also start or change your contributions any time up to the IRS annual limit. As soon as you are eligible for agency contributions, the Government will automatically contribute an amount equal to 1% of your basic pay each pay period, whether you contribute or not. If you are contributing, the Government will match your contributions dollar-for-dollar on the first 3% you contribute each pay period, and 50 cents on the dollar for the next 2% you contribute.</p> <p>If you are covered by CSRS, you can contribute a percentage of your basic pay each pay period, up to the IRS annual limit. However, CSRS employees do not receive any agency matching contributions.</p> <p>If you are age 50 or older, you may make catch up contributions, if you are already contributing the maximum amount of regular TSP contributions. There is no agency contribution match for catch-up contributions. You can start and stop catch-up contributions at anytime. The maximum contribution amount is \$5,500 for 2009.</p> <p>There are different investment funds you can allocate your contributions to. There is a TSP managed fund (Lifecycle Fund/L Fund) and five self managed funds (Government Securities/G Fund, Common Stock Index/C Fund, Fixed Income Index/F Fund, Small Capitalization Stock Index/S Fund and the International Stock Index/I Fund). Please note upon your initial enrollment/new account, you will automatically have your contributions distributed to the G Fund. Once your account is established at the TSP Service Office, you receive a welcome letter with your Account Number and PIN. Once you have your Account Number & PIN you may</p>

	<p>make changes to your allocation of your funds.</p> <p>You may also rollover funds from a variety of retirement (401K) accounts, by completing a TSP Form 60. Also if you have a Military TSP account, you can transfer funds by completing a TSP Form 65. Both forms should be completed and sent directly to the TSP Service Office for processing.</p> <p>Both FERS and CSRS may make a TSP contribution election or elect to increase or decrease current contributions anytime. You may allocate your TSP holding to any of the available funds. For more information visit www.tsp.gov and www.civilianbenefits.hroc.navy.mil.</p>
<p>Leave www.opm.gov/oca/leave</p>	<p><u>Annual Leave:</u> If you are a career employee, you can earn vacation or "annual leave. The amount earned varies with the length of your Federal service. Employees can earn 13 days of annual leave each year the first three year of employment, 20 days per year for three to 15 years of service, and 26 days per year after 15 years. Under certain conditions, time spent in the military service is creditable towards leave earning rates for annual leave.</p> <p>Effective October 30, 2004, Defense Intelligence Senior Executive Service (DISES) and Defense Intelligence Senior Level (DISL) employees accrue annual leave at the rate of 1 day (8 hours) for each full biweekly pay period, regardless of the length Federal service.</p> <p><u>Sick Leave:</u> Regardless of the length of service, you will earn 13 days of sick leave each year. Sick leave not used accumulates year after year and protects you from loss of salary due to an extended illness.</p>
<p>Holidays www.opm.gov</p>	<p>As a Federal employee, you receive 10 paid holidays per year. These include New Year's Day, Birthday of Martin Luther King, Jr., Washington's Birthday, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans Day, Thanksgiving Day and Christmas Day. For more information, visit the OPM website.</p>
<p>Military Service Credit Deposit "Military Buyback" – Credit for Retirement Purposes www.civilianbenefits.hroc.navy.mil</p>	<p>If you have prior military service (non-retirees) you can receive credit for your military service for retirement purpose by making a service credit (deposit) payment. A deposit is required for credit. There is a 2 year interest-free period from the date of hire.</p> <p>You will need to obtain a copy of your DD 214, complete a Request for Earnings (RI 20-97) and forward the form to the appropriate Military Finance Center for certification.</p>

	You may contact the Civilian Benefits Center for additional information regarding making a military deposit payment.
Workers Compensation Program www.dol.gov/esa/owcp	The Workers Compensation Program (OWCP) provides compensation benefits to you for a disability due to personal injury, including occupational disease (i.e. carpal tunnel), sustained while in the performance of duty. OWCP is administered by the Office of Workers' Compensation Programs, US Department of Labor.
Designation of Beneficiary Forms	<p>If you die while you are a Federal employee, payments will be made in a particular order set by law from, Life Insurance (FEGLI), Unpaid Compensation, Thrift Savings Plan funds and Retirement Lump Sum (CSRS or FERS) Standard rules determine who is eligible to receive these payments. The Order of Precedence is as follows:</p> <ol style="list-style-type: none"> 1. To your widow or widower 2. If none to your child or children equally, and decedents of deceased children (a court will usually have 3. have to appoint a guardian to receive payment for a minor child (reminder...minors are not automatically considered beneficiaries) 4. If none, to your parents equally or to the surviving parent 5. If none, to the appointed executor or administrator of your estate, and If none, to your next of kin who is entitled to your estate under the laws of the state in which you 6. resided at the time of your death <p>If you are satisfied with the order of payment for that program, you do not have to take any action. However if you want a different order, you will need to file a Designation of Beneficiary for the particular benefits.</p>

Benefits for Employee's Transferring from Another Government Agency

As a transferring Federal employee, your current benefits coverage will continue. Unless you meet a permissible event that would allow you to make changes in your enrollment for health insurance, dental insurance, vision insurance, flexible spending accounts, life insurance, and/or apply

for long term care insurance, changes can only be made during applicable open season/enrollment periods. You should consult with the Civilian Benefits Information Center (CBIC), website www.civilianbenefits.hroc.navy.mil or 1-888-320-2917. You may also visit the Office of Personnel Management (OPM) website at www.opm.gov for additional information. You may also contact the Civilian Intelligence Personnel Office if you have any general questions regarding your benefits.

<p>Federal Employees Health Benefits (FEHB) www.opm.gov/insure/health</p> <p>Federal Employees' Group Life Insurance Program (FEGLI) www.opm.gov/insure/life</p> <p>Thrift Savings Plan (TSP) www.tsp.gov</p>	<p>Your current health benefits coverage will automatically transfer in from your previous agency.</p> <p>Your current life insurance coverage will automatically transfer n from your previous agency.</p> <p>Your current TSP election will automatically transfer in from your previous agency; however, if you have a TSP loan you will need to provide immediately your TSP Loan information to your CIPO point of contact, so that your loan information can be transferred.</p>
<p>Federal Flexible Spending Account Program (FSAFEDS) www.fsafeds.com</p>	<p>If you are enrolled in FSA, you will need to contact a FSAFEDS Customer Service Representative of your change in personnel/payroll office information.</p> <p>You may call to speak with a FSA CSR at 1-877-372-3337, Monday through Friday, 9:00 a.m. – 9:00 p.m., Eastern Time.</p>
<p>Federal Long Term Care Insurance Program (FLTCIP) www.ltcfeds.com</p>	<p>If you are enrolled in the LTC program and you have your premiums deducted from your pay, you will need to contact a LTC Partner, Customer Service Representative (CSR) to notify them of your change in personnel/payroll office information.</p> <p>You may call to speak with a CSR at 1-800-843-3557, Monday through Friday, 8:00 a.m. – 6:00 p.m., Easter time.</p>

Supplemental/Additional Insurance Options Available to the Intelligence Community (IC)

<p>Compass Rose www.CompassRoseBenefits.com</p>	<p>Compass is a supplemental insurance benefits initiative that is new to the IC initiative, and was previously only available to CIA. The optional enrollment is available year around. Compass Rose offers the following:</p> <div style="display: flex; justify-content: space-around; margin-top: 20px;"> <div>UBLIC Term Life Insurance*</div> <div>Group Accident Plan</div> </div> <div style="display: flex; justify-content: space-around; margin-top: 20px;"> <div>Long Term Disability</div> <div>Long Term Care Insurance</div> </div> <p style="text-align: center; margin-top: 20px;"><i>*new employees have 31-days to enroll without medical underwriting (up to 100k)*</i></p> <p>Additional information about Compass Rose benefits and enrollment can be directed to the Compass Rose Benefits Group at (703) 613-7215 or 1-800-769-6953 (outside the Wash., DC metro area)</p>
<p>Government Employee Benefits Association (GEBA) www.geba.com</p>	<p>GEBA is a voluntary employee benefit association supporting intelligence community civilian employees and retirees, and military personnel and contractors assigned to NSA. GEBA partners with multiple service providers including Delta Dental, Vision Benefits and AFLAC. GEBA offers the following:</p> <div style="display: flex; justify-content: space-around; margin-top: 20px;"> <div>Term Life Insurance</div> <div>529 Plans</div> <div>Long Term Care</div> </div> <div style="display: flex; justify-content: space-around; margin-top: 20px;"> <div>Vision & Dental</div> <div>Disability Income Protection</div> <div>Pet Insurance</div> </div> <div style="display: flex; justify-content: space-around; margin-top: 20px;"> <div>IRAs</div> </div> <p>Additional information about GEBA benefits and enrollment can be directed to a GEBA representative at (301) 688-7912 or 1-800-826-1126 (outside the Wash., DC metro area).</p>
<p>Special Agents Mutual Benefit Association (SAMBA) www.sambaplans.com</p>	<p>SAMBA is a non-profit association that provides insurance plans to active and retired employees of the Federal law enforcement agencies, intelligence community, homeland security, and the U.S. Courts. SAMBA offers the following:</p> <div style="display: flex; justify-content: space-around; margin-top: 20px;"> <div>Health Benefit Plans</div> <div>Dental and Vision</div> <div>Group Term Life Insurance</div> </div> <div style="display: flex; justify-content: space-around; margin-top: 20px;"> <div>Personal Accident Insurance</div> <div>LegalRX</div> <div>Disability Income Protection</div> </div> <p>Additional information about SAMBA benefits and enrollment can be directed to a SAMBA representative at (301) 984-1440 or 1-800-638-6589 (outside the Wash., DC metro area)</p>

The table below highlights some basic similarities and differences in the benefit programs. You can find more comprehensive information at www.civilianbenefits.hros.navy.mil or 1-888-320-2917. You may also obtain information from the OPM website at www.opm.gov.

	FEHB	FEDVIP	FSAFEDS	FEGLI	FLTCIP
What does the acronym stand for?	Federal Employees Health Benefits	Federal Employees Dental and Vision Insurance Program	Federal Flexible Spending Account Program	Federal Employees' Group Life Insurance Program	Federal Long Term Care Insurance Program
If I'm eligible, how long do I have to enroll in or apply for the Program?	You have 60 days from date of becoming eligible to enroll in any or all of these three programs. Once you enroll, you may not change your enrollment (e.g. cancel, change plans, etc.) until the next annual open season or until you experience a qualifying life event.			You are automatically enrolled in Basic insurance and can waive it anytime. You have 31 days from date of becoming eligible to enroll in Optional insurance. You can apply at any time if you provide satisfactory medical information on an SF 2822.	You have 60 days from date of becoming eligible to apply with Abbreviated Underwriting. You can apply anytime with Full Underwriting.
How do I enroll as a new or newly eligible employee?	Contact Civilian Benefits Information Center (CBIC) website: https://www.civilianbenefits.hroc.navy.mil or the Benefits Line at 1-888-320-2917	Enroll at BENEFEDS.com or by calling 1-877-888-3337	Enroll at www.FSAFEDS.com or by calling 1-877-372-3337.	https://www.civilianbenefits.hroc.navy.mil or 1-888-320-2917	Complete and submit an application at www.LTCFEDS.com or by calling 1-800-582-3337.
When does my coverage as a new or newly eligible employee become effective?	The first day of the first pay period that begins after your enrollment request is received and that follows a pay period during any part of which you are in pay status.	The first day of the first pay period that begins after your enrollment request is received.	The next day after you enroll.	Basic: The day you enter on duty in pay status. Optional: The first day you enter on duty in pay status on or after the day your agency receives your election.	If your application is approved, the first day of the month after approval. Certain medical conditions or combinations of conditions will prevent some people from being approved.
Which of my family members are eligible?	-Spouse, including a valid common law marriage (marriage means only a legal union between one man and one woman as husband and wife). -Unmarried dependent child under age 22, including adopted child, recognized natural child, stepchild/foster child (if living with employee/annuitant in regular parent-child relationship) -Child age 22 or over incapable of self-support, if disabling condition happened before age 22.				Your spouse, adult children, parents, parents-in-law, and stepparents may apply (whether or not you apply).
Do I Have To Re-Enroll Each Year?	No.		Yes.	No.	No.
When can I make changes to my coverage?	During the annual open season (mid-November through mid-December) or if you experience a program-specific qualifying life event (QLEs differ for each program).			Provide satisfactory medical information on an SF 2822 or experience a FEGLI-specific QLE.	At any time, but changes to coverage may require additional underwriting.

Can I Continue Coverage if I Leave Federal Service	-31-day free extension of coverage; -Temporary Continuation of Coverage is available for separating employees for up to 18 months -Opportunity to convert to an individual policy	No.	No.	-31-day free extension of coverage; and -Opportunity to convert to an individual policy	Yes, as long as premiums are paid timely.
Can I Continue Coverage Into Retirement?	Yes, if you meet certain requirements.	Yes.	No.	Yes, if you meet certain requirements.	Yes.

Reminder...

You can find more comprehensive information at the Civilian Benefits Information Center (CBIC) website www.civilianbenefits.hroc.navy.mil or by calling the Benefits Line at 1-888-320-2917. You may also visit the Office of Personnel Management's website at www.opm.gov.